



State Capitol | Lansing, Michigan 48913

PH (517) 373.1707 | FAX (517) 373.3935

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Op-Ed: National Consumer Protection Week (Feb. 5-11, 2006)

By State Senator Laura M. Toy
6th District

This week marks 2006 National Consumer Protection Week, which highlights consumer protection and education efforts around the country. One *growing* threat to consumers is identity theft.

Each year thousands of victims across the country fall prey to crimes of identity theft ranging from having a credit card unlawfully opened in their name, to a criminal completely assuming their identity. Fortunately, there are steps that you and your family can and should take to protect yourselves, your good name and your credit.

Do not give out personal information to anyone you do not know, or who does not need it. Most importantly, guard your Social Security number. There are very few times when someone needs this information, such as when you apply for credit, or when you go to the doctor's office or hospital if this number is also your health insurance contract number.

Never give your Social Security number to a stranger who calls you on the telephone. Only give out personal information over the telephone if you placed the call and know exactly who you are talking to.

Also, never share personal information in response to an unknown e-mail or on an unknown Web site. Only provide personal or account information on the web if you typed the Internet address of the recipient in your web browser and know them to be a legitimate business with a secure site.

Another important step to take in protecting yourself is to check your credit report at least annually. By law, you are entitled to one copy each year free of charge.

You can get a copy by going online to www.annualcreditreport.com, or by calling 1-877-322-8228. Please note this is the only site and telephone number for obtaining your one free credit report as required by law. (You can get a credit report from other sources, but there may be a charge, and they often will try to sell you other services.)

(More)

Alert the credit reporting agencies immediately if:

- 1) There are any accounts that you do not recognize,
- 2) There is an address other than your own on your credit report, or
- 3) There is a version of your name listed that you have never used to open a credit account
(Example: you always go by Robert Smith, but your credit report shows you also using the name “Bob” Smith).

For more information on identity theft, or to make a complaint if you think you may be a victim of identity theft, individuals can contact the Federal Trade Commission at 1-877-ID-THEFT (438-4338) or the Michigan Attorney General’s office at 1-877-765-8388. Information is also available on the web at www.ftc.gov/idtheft or www.michigan.gov/ag.

For more information about National Consumer Protection Week and to test your “consumer IQ” visit www.consumer.gov/ncpw.

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